BC Women's Programs

SURVEY OF WOMEN BUSINESS OWNERS IN BRITISH COLUMBIA:

MAJOR FINDINGS AND POLICY IMPLICATIONS

APRIL 1986

Survey completed with the assistance of the Central Statistics Bureau of the Ministry of Industry and Small Business Development

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EXECUTIVE SUMMARY

In the spring of 1985, approximately 3,000 survey forms were distributed province-wide to women business owners in British Columbia. The survey was conducted by Women's Programs and was designed to explore the range of activities undertaken by female entrepreneurs.

The survey depicts the nature of businesses owned by women and the characteristics of the women themselves. The following is the summary of the survey highlights:

1. A business enterprise owned by a woman is most likely to be a sole proprietorship in the service industry, operated out of rented premises, grossing less than $49,000 per year.

2. Nearly one-half (45.2%) of the businesses surveyed consist of the owner and employ no other persons; most of the remaining businesses employ no more than 3 employees.

3. A majority of working owners (85%) work full-time and are more inclined to hire part-time rather than full-time help.

4. Married women start their own businesses at a rate three times that of divorced or separated women; approximately 1 in 6 women business owners is single.

5. Nearly 40% of business women surveyed have a college diploma or certificate or university degree; this rate is higher than for the B.C. female population where only approximately 33% of women can claim such educational attainment.

6. The average age of the business women surveyed is 41.2 years; over one-half of the respondents surveyed have no children living at home.

7. The majority of women business owners (73%) financed their businesses from personal savings; married women were most likely to use bank or other commercial loans to finance the start-up of their businesses.

8. The business women surveyed are most likely to consult accountants for advice when starting and running their businesses; business development services and federal or provincial government services are seldom used.

9. The main reasons cited for becoming business owners were: personal (challenge and satisfaction), financial (to supplement the family income), community service (filling community need for a service), and advantages of work situation (flexible hours and independence).

10. The one single problem most frequently encountered by women business owners at the start-up of their businesses was difficulty in accessing financing.

11. The most pressing unmet need of the business women surveyed is access to capital for business start-up; almost 61% of the women business owners perceive obtaining capital to be the greatest unmet need of women business owners in British Columbia.

The following policy and program implications should be considered in light of the problems experienced by women in starting and operating their businesses:

1. There is a need for the development and maintenance of reliable and consistent data sources on women entrepreneurs.

2. There should be ongoing publicity concerning the new entrepreneurial woman in order to encourage positive attitudes towards her business activities and initiatives.

3. Information on sources of financing should be readily available to women, especially young women.

4. The lending policies of financial institutions should be reviewed and updated to reflect women's successes as independent entrepreneurs and business owners.

5. There is a need for ongoing commitment to individual and group counselling for women entrepreneurs on starting and expanding business ventures.

SURVEY OF WOMEN BUSINESS OWNERS IN BRITISH COLUMBIA

MAJOR FINDINGS AND POLICY IMPLICATIONS

Women business owners in British Columbia, as a group of working individuals, have not been investigated before. The survey marks an important step in recognizing the significant contributions women make to the economy of British Columbia by stimulating economic activity, creating jobs, manufacturing goods, and providing services, and thus serving the needs of communities and contributing to the public treasury.

Purpose of the Survey

The survey was aimed at women who own and manage businesses in British Columbia. In the absence of any data on the business activities of women in the province, the survey initiated a consistent information gathering process. It will produce a data base on women business owners and provide information on the attitudes and perceptions of business women with respect to the reasons for starting businesses and problems encountered in the course of running their businesses. Similar studies on the business activities and endeavours of women have been undertaken in other provinces.

This paper is limited to an analysis of the survey findings and does not attempt to examine the economic and psychological factors affecting the pursuit of entrepreneurial opportunities.

Objectives of the Survey

The objectives of the survey were as follows:

1. to identify the range of business activities that women are involved in;

2. to quantify and recognize the contributions women business owners make to the economy;

3. to discover the major problems encountered by women in starting and operating a business; and,

4. to determine the policy implications and to assess the types of assistance needed by women business owners.

The fulfillment of these objectives will provide invaluable information for developing policies and programs to assist women business owners in British Columbia.

Sampling Frame

In the absence of a data base or reference source from which to draw a sample of names for distribution of the survey, lists of business licenses were obtained from the local city halls located in Cranbrook, Dawson Creek, Kamloops, Kelowna, Nelson, Prince George, Prince Rupert, Vancouver, and Victoria. In addition, women's organizations and Chambers of Commerce were contacted as reference sources to acquire additional names. In response to a press release, individual requests for survey forms were received from women business owners who were not captured in the survey sample.

The businesses surveyed were not required to meet any specific criteria with respect to years in operation or gross revenues, but they had to be wholly or partially owned by women.

Questionnaire Design

The questionnaire was designed by Women's Programs in conjunction with the Central Statistics Bureau of the Ministry of Industry and Small Business Development. It consisted of twenty-one questions, and was designed to produce data on the characteristics of the business enterprises owned by women, and of women business owners themselves. The question styles were of three kinds: multiple choice, open-ended, and close-ended.

Survey Administration and Data Collection/Analysis

Given the wide geographic area under study, the mail survey was considered the most appropriate method of data collection because a larger number of responses could be obtained at a reasonable cost. The survey form was accompanied by a letter explaining the purpose of the survey and requesting a response (see Appendices A and B).

A total of 1,000 surveys were returned to Women's Programs (constituting a response rate of 33%). The surveys were subsequently coded, edited, and verified and the data was analyzed using the Statistical Package for the Social Sciences (S.P.S.S.) by the Central Statistics Bureau of the Ministry of Industry and Small Business Development.

Due to the open-ended nature of questions 18 and 19, the responses were coded and tabulated manually, according to established categories of responses. Question 2 was not coded but was used to help clarify the responses to question 1.

Limitations of the Survey

Because a survey of this kind has never been undertaken in British Columbia, there was no readily accessible data base on women business owners. As a result, it is difficult to determine the exact proportion of business women in British Columbia captured by the survey.

On the basis of research conducted previously, using unpublished estimates of Statistics Canada, it is documented that women are increasingly pursuing entrepreneurial activities. Data obtained from this source indicate that between 1975 and 1984 major self-employment trends in British Columbia were as follows:

1. While self-employment as an economic activity grew dramatically by 67% for women and men, the growth rate for women was more than twice that for men - 119% versus 51% respectively.

2. Self-employment, as a percentage of all employment, rose by 5 percentage points, and grew notably in services to business management and agriculture, creating 10,000 new self-employment opportunities in each industry.

3. Although women's self-employment increased in a variety of industries, the services and trade industries attracted the largest number of women.

4. In 1984, out of 100 self-employed workers, 30 were women and 70 were men.

5. In 1984, self-employed women in the province represented 11% of the total female work force.

As of 1985, the number of women starting their own businesses increased significantly. Figures from the same data source indicate that the number of self-employed women in British Columbia rose by 8,000 between 1984 and 1985.

The findings of the survey are designed to supplement the data available from Statistics Canada, and to highlight the variety of business activities undertaken by women as well as to produce a profile of the business owners themselves.

S U R V E Y F I N D I N G S

Nature of the Business Enterprise

Industrial Sector Distribution

The first section of the survey examines the characteristics of businesses owned by women.

TABLE 1 shows that the service sector, which includes such business activities as floristry, counselling, legal services, and day care, is the largest category of business enterprises, representing 54.4% of the businesses surveyed. The second largest industry category is retail trade which accounts for 25.5% of businesses owned by women. Typical retail business activities include the sale of ladies clothing, crafts, and other creative products. Few women-owned businesses are found in such male-oriented sectors of the economy as construction, finance, and transportation.

TABLE 1

Industry Classification

Industry		Percent
Service		54.4
Trade -		28.1
Wholesale	2.6	
Retail	25.5	
Manufacturing		15.6
Construction		.8
Finance, Insurance and Real Estate		.7
Transportation		.3
Agriculture/Forestry/Fishing		.1
Mining		0
		100.0

Legal Status of Business

Over 65% of the businesses owned by women are operated as sole proprietorships and almost 22% as partnerships, as illustrated in TABLE 2. Among businesses designated as corporations, an overwhelming majority represents ownership of 50% or more of the corporate shares.

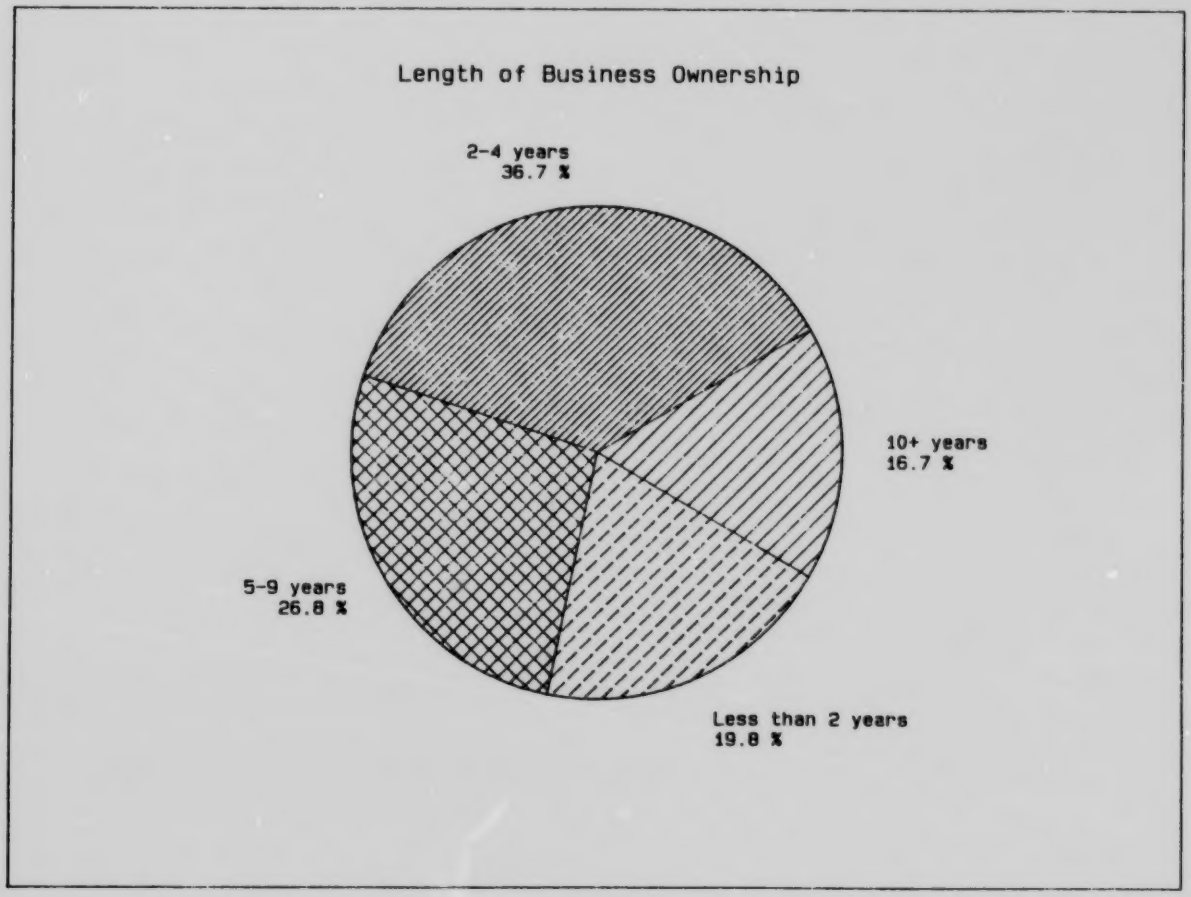
TABLE 2

Legal Status of the Businesses

Legal Status		Percent
Sole Proprietorship		65.1
Partnership -		21.7
General	12.6	
Limited	9.1	
Corporation -		13.2
own 50% or more	11.9	
own less than 50%	1.3	
Cooperative Association		0
		100.0

Length of Business Ownership

The chart below indicates that 36.7% of the businesses surveyed have been owned for a period of 2 to 4 years, and 26.8% have been owned for 5 to 9 years. It is evident from the survey that over 83% of the businesses owned by women were started up within the last 9 years. The average number of years in ownership for the surveyed respondents is 5.6 years.



Size of Business

Nearly one-half of the businesses surveyed (45.2%) consist of one owner and employ no other persons. Among those who have employees in addition to the working owner, the average number of employees is 6.7. However, an overwhelming majority of these enterprises employ no more than 3 employees, as indicated in TABLE 3.

TABLE 3

Size of Women-owned Businesses at Second Quarter 1985

Persons Working	Percent
Not in operation	3.0
1 person	38.4
2 to 3 persons	32.6
4 to 5 persons	12.4
6 to 19 persons	11.4
20 to 49 persons	1.5
50+ persons	.6
	100.0

A majority of working owners (85%) work full-time and are more inclined to hire part-time rather than full-time help. Almost 68% of the total employees in the businesses owned by women work part-time.

Revenue Generated

TABLE 4 illustrates that the majority of the surveyed businesses generated gross revenues of less than $49,000 in the most recent fiscal year. Only approximately 1 in 10 businesses generated revenues in excess of $249,000.

TABLE 4

Gross Revenues in the Most Recent Fiscal Year

Revenue ($)	Percent
0 to 49,000	58.1
50,000 to 99,000	17.1
100,000 to 249,000	13.9
250,000 to 499,000	5.8
500,000 to 999,000	2.7
1,000,000 to 1,999,000	1.2
2,000,000 and over	1.2
	100.0

Source of Financing

TABLE 5 identifies the sources of financing used by the respondents to start their businesses. Almost 73% of the businesses were financed from personal savings, while 48% were also financed by banks or other commercial institutions.

Additional statistical analysis indicates that just over half of the women business owners who used bank or other commercial loans to finance the start-up of their businesses were married. Never-married women were less inclined than any other group of women surveyed to use bank or commercial loans.

TABLE 5

Source of Business Financing

Source	Percentage of women who stated it was an important source*
Personal Savings	72.5
Bank or Other Commercial Loan	48.1
Loans from Friends or Family	33.3
Family Savings	32.5
Equity Financing	2.9
Government Loans	2.7
Government Grants	2.2

* multiple responses were allowed

Premises

Business enterprises owned by women are almost twice as likely to be operated out of rented premises than out of the owners' homes, as indicated in TABLE 6.

TABLE 6

Types of Premises Used for Businesses

Premises	Percent
Rented	62.6
Own Home	32.0
Owned Premises Other than House	4.6
Other	.8
	100.0

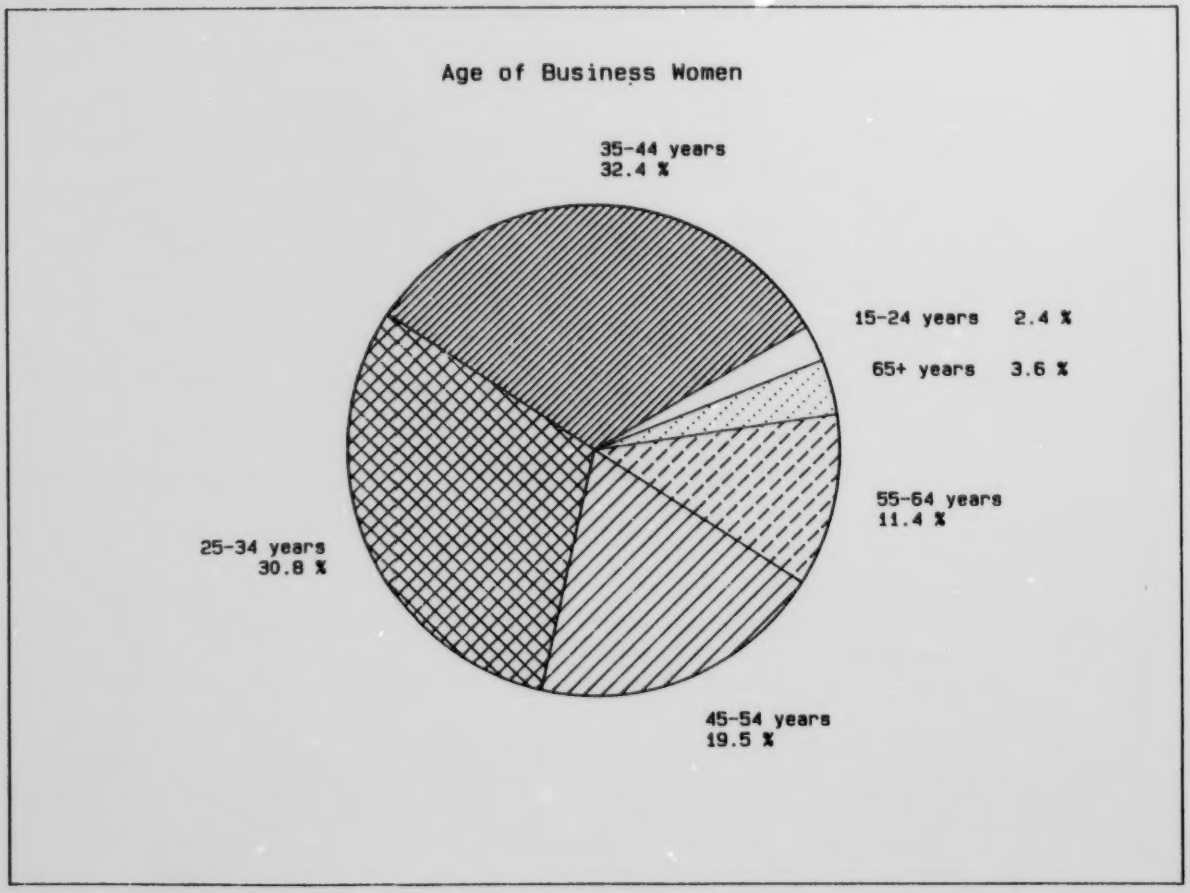
Among businesses operated out of the home, 44% of owners have at least one child under 6 years of age. Some women may want to operate businesses out of their own homes precisely because it allows them to look after their children at the same time.

Business Owner Characteristics

Age

The second section of the survey describes the characteristics of women business owners in British Columbia and identifies the major barriers encountered by women in starting up their businesses.

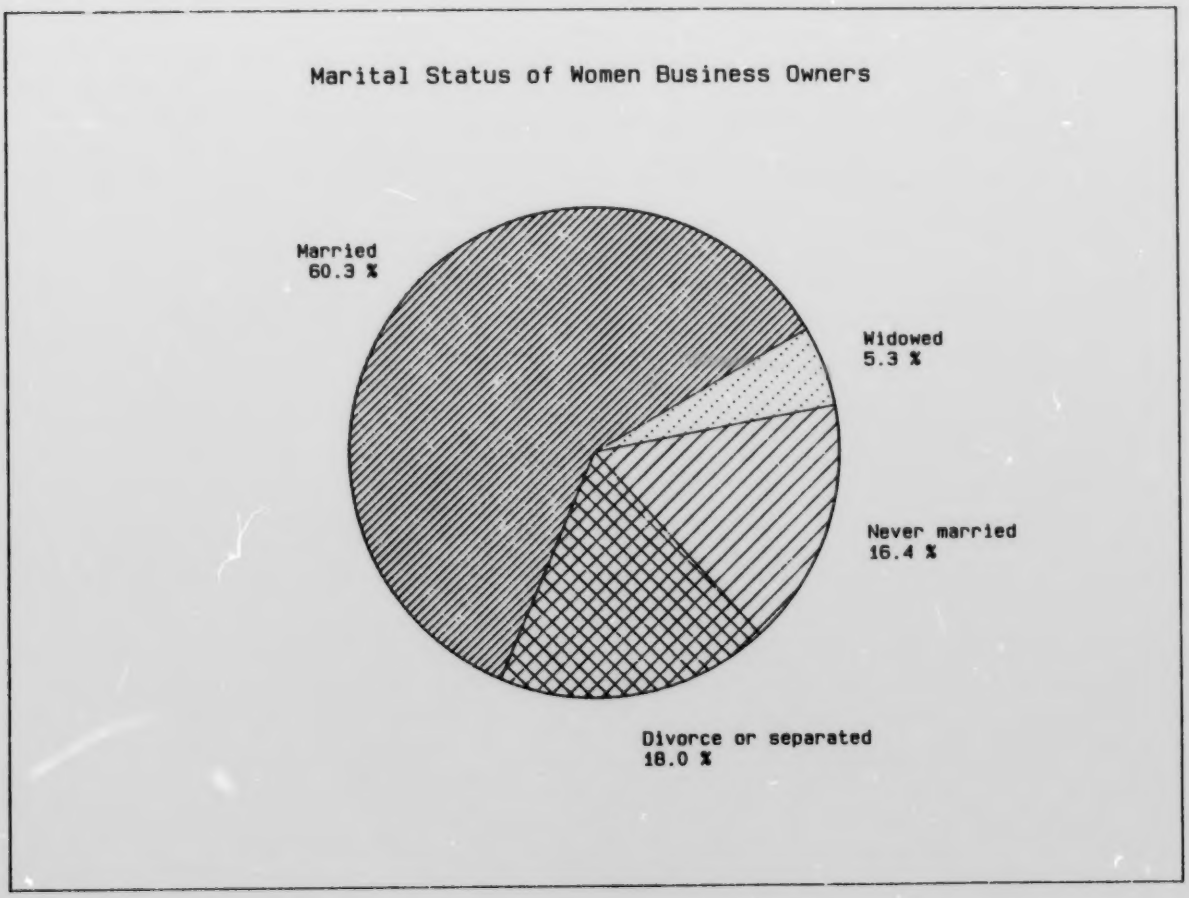
The following chart illustrates that two-thirds of the women business owners surveyed are between 15 and 44 years of age. The average age of the business women surveyed is 41.2 years.



At business start-up, over 41% of the women surveyed were between the ages of 25 and 34 years and almost 29% were 35 to 44 years of age. The average age of women when they became business owners was 35.4 years.

Marital Status

Married business women are three times as numerous as divorced or separated business women, as illustrated below. Approximately 1 in 6 women business owners is single.



Number and Age of Children Living at Home

Over one-half of the surveyed respondents (54.2%) do not have any children living at home, while 18.4% have one child living at home. The average number of children living at home for all women business owners is .8 children and for those with children is 1.5 children.

The average age of a child living at home for women with children is 12.7 years. The few women who have at least one child under 6 years of age at home are more likely than others to work part-time.

Education Level

The women business owners surveyed appear to be better educated than the female population as a whole. Women with a college diploma or certificate or university degree account for almost 27% of all surveyed respondents, while those with a post-graduate university degree represent 12.2%, as illustrated in TABLE 7. By comparison, in 1981 in British Columbia, only an approximate 33% of women had obtained a post-secondary diploma or degree.

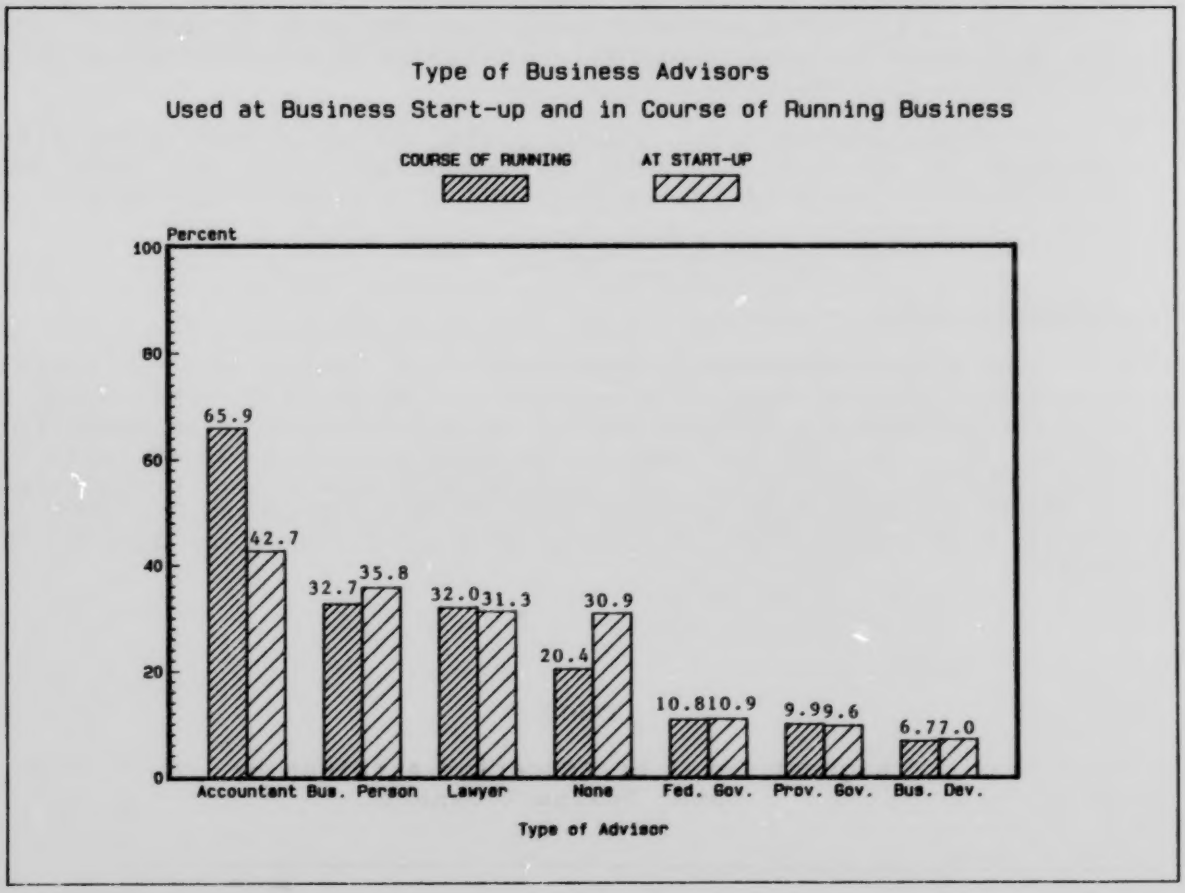
TABLE 7

Highest Level of Education Attained by Women Business Owners

Level	Percent
Non-high school graduate	15.6
High school graduate	20.1
Incomplete college or university	25.3
College diploma/certificate or university degree	26.8
Post-graduate university degree	12.2
	100.0

Business Advice and Assistance

Accountants are most likely to be consulted for advice when starting a business, as illustrated in the chart below, followed by experienced business persons. Business development services and federal or provincial government services are seldom used.



During the course of running their businesses, women are also inclined to use accountants for advice. Federal and provincial government services and business development services are used the least.

Only 30.9% of the women surveyed did not use any professional advice when starting their businesses, compared to 20.4% who did not use advice on an ongoing basis.

The use of advisors when starting up a business varies according to the level of education. The higher the level of education, the more inclined the women were to use an accountant and/or lawyer for advice. Women who had no high school education were particularly likely not to use any advice when starting their businesses.

Sources of Business Education

TABLE 8 shows that business books and magazines are used by more women in running their businesses than any other source of business education. The second most likely used source is community college or university courses. It is interesting to note that almost 28% of women business owners do not use any source of business education for guidance on how to operate and manage a business. Among the respondents who are non-high school graduates, 43% do not use any source of business education, compared to 29% for high school graduates.

TABLE 8

Sources of Business Education Used In Course of Running Business

Source	Percentage of Women Who Use Sources*
Books and magazines	49.7
None	27.5
Community college or university courses	23.5
Government publications	16.8
Business association courses	15.0
Local school board adult education courses	13.6
Government agency courses	8.2
Correspondence courses	5.5
Televised business instruction	2.9

* multiple responses were allowed

Reasons for Becoming a Business Owner:

The main reasons cited by business women for becoming business owners, ranked in order from most frequently to less frequently mentioned, are:

1. PERSONAL (challenge, satisfaction, to be one's own boss);

2. FINANCIAL (supplement family income, employment, financial benefits of ownership);

3. COMMUNITY SERVICE (filling community need for product/service); and,

4. ADVANTAGES OF WORK SITUATION (flexible hours, independence).

Over 46% of women business owners started their business ventures as a means of achieving personal independence and satisfaction and pursuing a challenge. Women who became business owners for financial reasons account for 23.4% of the business women surveyed.

These statistics indicate that, for the majority of the women surveyed, starting a business was a controlled decision because they wanted to be independent or because the opportunity to become self-employed presented itself. Other women went into business because of financial and economic necessity. Many women fulfilled the desire to provide a needed community service, while other women, due largely to family responsibilities, preferred the flexible working hours. Illustrative comments regarding reasons why women became business owners are provided in Appendix C.

Problems Encountered by Women Business Owners at the Start-Up of Their Businesses

The one single problem most frequently encountered by women business owners at the start-up of their businesses was difficulty in accessing financing. Over one-third of the women surveyed cited this problem. Almost one-third of the women business owners identified a variety of problems that cannot be easily categorized including time management, financial uncertainty, personnel management, and establishing credibility. The lack of information/training was identified as a barrier by over 9% of the business owners, while almost 11% of the respondents did not experience any major problems when they were establishing their businesses.

Most Pressing Unmet Needs of Women Business Owners

TABLE 9 shows that the most pressing unmet need of women business owners is access to capital for business start-up. Appendix D highlights illustrative comments concerning barriers that are unique to women as business owners.

TABLE 9

Unmet Needs of Business Women

Unmet Need	Percentage of women who perceive the need as a problem*
Difficulties obtaining capital	60.5
Lack of appropriate business information	34.2
Lack of encouragement from family and peers	26.9
Shortage of skilled labour	12.3
Shortage of raw materials	6.4

* multiple responses were allowed

There is a direct relationship between the perception of obtaining capital as a problem and the age group of women business owners. The younger the age group, the more likely the women are to perceive obtaining capital as a problem, as shown in TABLE 10.

TABLE 10

The Perception of Access to Capital as an Unmet Need by Age Group

Age Group	Percentage of women who perceive access to capital as an unmet need
15 - 24	84.2
25 - 34	67.9
35 - 44	62.7
45 - 54	54.7
55 - 64	44.4
65+	39.2

Never-married respondents are also more inclined to consider access to capital as a major problem than divorced, separated, or widowed women.

CONCLUSION

The statistics presented in this paper depict the nature of business enterprises headed by women and identify selected characteristics of women business owners in British Columbia. These statistics also document the reasons why women pursue entrepreneurial opportunities or undertake business ventures, and the major problems and unmet needs of business women in the province.

The existence and recognition of the difficulties and problems encountered by women business owners in starting up and running their businesses warrants consideration of the following policy and program implications:

1. There is a need for the development of reliable, ongoing, consistent, and accurate data sources on business women in British Columbia and the contributions they make to the provincial economy.

2. Special attention should be devoted to publicity on the woman entrepreneur, designed to conjure up positive attitudes towards a woman who takes a risk and creates her own job. One such activity could be the incorporation of articles on women business owners in other well-known financial, business, and management publications.

3. Women, especially young women, should have easy access to information on the sources of business financing and how to access financing and establish a business plan, and should be encouraged to consider entrepreneurship as a viable career option.

4. There is a need for ongoing commitment to individual and group counselling for women entrepreneurs on starting and expanding business ventures. Since an overwhelming majority of business women are found in services and trade, there is a need for information on entrepreneurial opportunities in these areas, as well as in such non-traditional areas as transportation or agriculture.

5. Although most women-operated businesses are very small and have few employees, they demonstrate the ability of women to become economically self-sufficient. To counteract isolation and lack of self confidence, there should be a support network established for business women, perhaps in the form of group meetings, conferences, and mentoring opportunities so that they can share information and expertise.

6. Considering the wide range of difficulties listed by the women surveyed, enhanced training opportunities in the areas of marketing, pricing, cash control, personnel management and, above all, dealing with negative attitudes toward women in business are necessary. Better publicity on existing training opportunities for business women is crucial.

7. Lending policies of financial institutions should be reviewed in order to determine the extent to which womens' successes as independent entrepreneurs and business owners are recognized and reflected.

Province of
British Columbia
WOMEN'S PROGRAMS

APPENDIX A

A SURVEY OF WOMEN BUSINESS OWNERS

A business owner is a woman who controls a firm by reason of exclusive proprietorship, partnership or shareholding. Examples of such activities include owning a construction company or a beauty salon, selling one's own inventory door to door, or producing pottery or crafts in one's own home for sale. The woman business owner operates as an executive policy maker and receives financial remuneration from her business activity.

1. Please check one business category which most closely describes the activity of your business (CHECK ONE):

- ☐ 1. Agriculture, Forestry, Fishing
- ☐ 2. Mining
- ☐ 3. Construction
- ☐ 4. Manufacturing
- ☐ 5. Transportation
- ☐ 6. Wholesale trade
- ☐ 7. Retail trade
- ☐ 8. Finance, Insurance, Real Estate
- ☐ 9. Service
- ☐ 10. Other (SPECIFY)_____

2. What type of business is it (WRITE IN): (Example: restaurant, dry cleaners, income tax preparation)

_____

3. What is the legal status of the business (CHECK ONE):

- ☐ 1. Sole proprietorship unincorporated
- ☐ 2. Partnership General
- ☐ 3. Partnership Limited
- ☐ 4. Co-operative Association
- ☐ 5. Own 50% or more of the stock
- ☐ 6. Own less than 50% of the stock but a majority shareholder

4. For how many years have you been an owner/co-owner of this business:

_____

5. How many people work in the business at the present time (WRITE IN THE NUMBER):

_____ 1. Full-time owners or partners
_____ 2. Part-time owners or partners
_____ 3. Full-time employees
_____ 4. Part-time employees
(A part-time person works 30 hours a week or less.)

6. If yours is a seasonal business, indicate the lowest as well as peak number of employees (EXCLUDING OWNERS AND PARTNERS) in the most recent fiscal year:

_____ 1. Lowest full-time
_____ 2. Peak full-time
_____ 3. Lowest part-time
_____ 4. Peak part-time

7. What was the gross dollar volume of the business (BEFORE TAXES AND EXPENSES) in the most recent fiscal year:

- ☐ 1. Less than $49,999 per year
- ☐ 2. $50,000 to $99,999 per year
- ☐ 3. $100,000 to $249,999 per year
- ☐ 4. $250,000 to $499,999 per year
- ☐ 5. $500,000 to $999,999 per year
- ☐ 6. $1,000,000 to $1,999,999
- ☐ 7. Over $2,000,000 per year

8. What was the gross dollar volume of the business (BEFORE TAXES AND EXPENSES) in your best fiscal year:

- ☐ 1. Less than $49,999 per year
- ☐ 2. $50,000 to $99,999 per year
- ☐ 3. $100,000 to $249,999 per year
- ☐ 4. $250,000 to $499,999 per year
- ☐ 5. $500,000 to $999,999 per year
- ☐ 6. $1,000,000 per year to $1,999,999
- ☐ 7. Over $2,000,000 per year

9. What type of premises does your business use (CHECK ONE):

- ☐ 1. Your own house
- ☐ 2. Rented premises
- ☐ 3. Owned premises other than your home
- 4. Other(SPECIFY)_____

_____

10. When you decided to become a business owner, what were the three most important sources of financing (LIST IN DESCENDING ORDER OF IMPORTANCE: 1-most important, 3-least important):

_____ 1. Your personal savings
_____ 2. Your family savings
_____ 3. Private financing (e.g. loans from friends or family)
_____ 4. Bank or other commercial loan
_____ 5. Government loan
_____ 6. Equity financing
_____ 7. Government grants
_____ 8. Other(SPECITY)_____

_____

11. When you decided to become a business owner, did you use any of the following business advisors (CHECK AS MANY AS APPLY):

- ☐ 1. Lawyer
- ☐ 2. Accountant
- ☐ 3. Business development service (e.g. marketing, advertising)
- ☐ 4. Provincial government services
- ☐ 5. Federal government service
- ☐ 6. Experienced business person
- ☐ 7. Other(SPECIFY)_____
- ☐ 8. None

12. Have you used any business advisors in the course of running the business (CHECK AS MANY AS APPLY):

- [ ] 1. Lawyer
- [ ] 2. Accountant
- [ ] 3. Business development service (e.g. marketing, advertising)
- [ ] 4. Provincial government service
- [ ] 5. Federal government service
- [ ] 6. Experienced business person
- [ ] 7. Other(SPECIFY)_____
- [ ] 8. None

13. In planning and operating the business, have you used any of the following sources of business education (CHECK AS MANY AS APPLY):

- [ ] 1. Community college or university courses
- [ ] 2. Adult education courses offered through local school boards
- [ ] 3. Government agency courses
  Name of agency _____
- [ ] 4. Business association courses
  Name of association_____
  _____
- [ ] 5. Televised business instruction
- [ ] 6. Correspondence courses
- [ ] 7. Government publications
- [ ] 8. Books and magazines
- [ ] 9. Other(SPECIFY)_____
  _____
- [ ] 10. None

14. What is your present marital status (CHECK ONE):

- [ ] 1. Never married
- [ ] 2. Married
- [ ] 3. Divorced or separated
- [ ] 4. Widowed

15. What is your age?_____

16. How many children do you presently have at home and what are their ages?

1. Number of children_____ 2. Ages of children_____

17. Please check one category which most accurately describes your formal education:

- [ ] 1. Some high school
- [ ] 2. High school graduate
- [ ] 3. Some college or university
- [ ] 4. College or university diploma
- [ ] 5. Post-graduate degree

18. In a few words, describe why you became a business owner:

_____
_____
_____
_____

19. In a few words, describe the biggest problem you personally encountered when you decided to become a business owner:

_____
_____
_____
_____

20. Can you identify the most pressing <u>unmet</u> needs of business women in British Columbia (CHECK AS MANY AS APPLY):

- [ ] 1. Shortage of raw materials
- [ ] 2. Shortage of skilled labour
- [ ] 3. Difficulties obtaining capital
- [ ] 4. Lack of encouragement on the part of family and peers
- [ ] 5. Lack of appropriate business information
- [ ] 6. Other(SPECIFY)_____
  _____
  _____
  _____

21. What are the first three digits of your business postal code? (This will tell us very roughly in which part of B.C. you live so that we can make comparisons of business activities in different regions of the province) __ __ __

<u>Thank you for your time and effort</u>. Please return this form to Women's Programs in the enclosed pre-paid envelope.

It is essential that all women business owners in British Columbia participate in this survey. Extra copies of the survey form can be obtained by calling Women's Programs in Victoria, 389-3060 or in Vancouver, 873-1664 or toll-free 112-800-742-6117*. You can also write to Women's Programs, Ministry of Labour, Parliament Buildings, Victoria, B.C., V8V 1X4, or Women's Office, 12th Floor, 601 West Broadway, Vancouver, B.C., V5Z 4C9.

* Not available to those in the Northwest Tel area.

Province of British Columbia

DEPUTY MINISTER
WOMEN'S PROGRAMS

Ministry of Labour

Parliament Buildings
Victoria
British Columbia
V8V 1X4

APPENDIX B

April 2, 1985

Dear B. C. Businesswoman:

A unique and worthwhile project is underway in this Province. Women's Programs, Ministry of Labour, in cooperation with the Ministry of Industry and Small Business Development, is undertaking a survey of businesswomen in British Columbia. We know that women are involved in a variety of business activities and enterprises, yet their contribution to the economy of this Province has not been adequately documented or recognized.

We are seeking pertinent information from women who have ownership in businesses; those who manufacture and sell homecrafts; those who own and manage shops and service outlets, and those who own large corporations. There has never been a survey of this kind undertaken in Western Canada. We hope to shed some light on the range of business activities conducted by women and to gather information about business owners. This information will be extremely helpful to young girls and women who are interested in developing entrepreneurial and professional skills.

We need your assistance. Please take ten minutes of your time to fill out the enclosed questionnaire and return it to us within two weeks. Information obtained from it will be analysed and a report will be made available in the summer of 1985. The questionnaire is to be returned anonymously, so let me thank you in advance for your cooperation.

Yours sincerely,

Isabel A. Kelly

Isabel A. Kelly
Deputy Minister
Women's Programs

Enclosure

APPENDIX C

Reasons Why Women Become Business Owners

Illustrative Comments:

"Wanted the freedom of being self-employed"

"Freedom to make my own decisions and plans"

"I wanted to prove to myself that I could be successful in my own business."

"I always wanted to be my own boss. After many years of working at menial jobs, because I had a family to raise, I saw this opportunity and took it."

"Career change, independence, challenge"

"I enjoy freedom, independence, flexible hours with family and personal satisfaction."

"The opportunity came while I was unemployed."

"Earn extra money"

"To earn a living where I could still maintain the primary role model for my daughter and provide a healthy home environment"

"It was a chance for me to work in a helping profession and be my own boss."

"I was working in the business and the owner offered me a partnership."

"Desire for independence, variety and opportunity to expand skills into new areas"

"To create a very special service to businesses and organizations"

"I wanted to stay home to raise my family, but separated, I needed a full-time income to support us."

APPENDIX D

Barriers Unique to Women as Business Owners

Illustrative Comments:

"Unpredictability of market"

"As the children were very young, trying to arrange a schedule that would mean they did not suffer"

"Financing a new business"

"Getting financial assistance from banks without husband's signature"

"Refusal of banks to take any chance at all in terms of lending money"

"Confidence in myself"

"Lack of emotional support from family"

"Finding good child care on a part-time irregular hour basis"

"Though I have an excellent personal credit rating from 20 years of employment at Woodwards and as a homeowner, no one would give be credit as a business person or loan me money."